What is claimed is:

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- 1. A personal identification terminal comprising:
 a plurality of identification means or a plurality
 of identification levels that are selectable for use; and
 means for selecting one of the plural identification
 means or one of the identification levels in accordance
 with identification means/level setting information that
 is received from a server every time when receiving a
 request for identification from the server.
 - 2. A personal identification terminal according to claim 1, wherein the identification means/level setting information includes a digital signature or other information for detecting an alteration thereof.
- 3. A personal identification terminal according to claim 1, wherein if the identification means or the identification level that is designated by the identification means/level setting information does not exist, default identification means or identification
 20 level is used so as to perform the personal identification.
 - 4. A personal identification terminal according to claim 1, wherein used means/level information that indicates one of the identification means or one of the identification levels that was used for the real identification is sent to the server in a format that enables detection of an alteration thereof together with a result of the identification.
 - 5. A personal identification terminal according to claim 4, wherein the format that enables detection of an alteration is based on a network authentication protocol

utilizing a secret key.

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- 6. A personal identification terminal according to claim 5, wherein different secret keys are used for different identification means or different identification levels.
- 7. A personal identification terminal according to claim 4, wherein the used means/level information is added to information of the result of the identification, which is enciphered or provided with a digital signature before being sent to the server.
- 8. A personal identification terminal according to claim 4, wherein in the case where identification means utilizing biometric information is used, a score indicating a similarity or a hash value of the score is added to the information of the result of the identification.
- 9. A personal identification terminal according to claim 4, further comprising a next identification means decision portion for deciding identification means

 20 utilizing biometric information that should be used next in accordance with a score that indicates a similarity when the identification was performed using identification means utilizing biometric information.
- 10. A personal identification terminal according to claim 9, wherein if the score that indicates a similarity when the identification was performed using identification means utilizing biometric information is lower than a predetermined minimum level, the process is stopped without proceeding to the next identification process.
 - 11. A personal identification terminal according to

claim 4, wherein if the score that indicates a similarity when the identification was performed using identification means utilizing biometric information shows complete identity, the result of the identification is regarded as being false.

- 12. A personal identification terminal according to claim 1, wherein a combination of an IC card and an IC card reader/writer constitutes the terminal.
- 13. A server that is connected to a personal10 identification terminal, comprising:

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terminal.

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a score log storing portion for storing a log of a score or a hash value of the score that was added to information of a result of identification received from the personal identification terminal; and

15 a processing portion for deciding that
identification is failed when the same score value
continues several times in accordance with the log of the
score or the hash value of the score read out of the score
log storing portion despite the result of the
20 identification received from the personal identification

14. A method for personal identification comprising the steps of:

sending identification means/level setting

information together with a request for identification from a server to a personal identification terminal including a plurality of identification means or a plurality of identification levels that are selectable for use;

selecting one of the plural identification means or

one of the identification levels by the personal identification terminal in accordance with the identification means/level setting information that is received from the server; and

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sending used means/level information that indicates one of the identification means or one of the identification levels that was used for the real identification from the personal identification terminal to the server in a format that enables detection of an alteration thereof together with a result of the identification.

15. A method according to claim 14, further comprising the steps of:

sending identification terminal information

15 including a location and a current time from the personal identification terminal to the server before sending the request for identification and the identification means/level setting information from the server to the personal identification terminal; and

changing the identification means/level setting information to be sent to the personal identification terminal by a processing portion of the server in accordance with the identification terminal information that was received from the personal identification terminal.

16. A method according to claim 14, further comprising the step of sending information for designating the number of usable times of a secret key together with the request for identification and the identification means/level setting information from the server to the

personal identification terminal so as to limit the number of times a user can use the secret key when the result of the identification is OK.

17. A computer program that is installed in a personal identification terminal having a plurality of identification means or a plurality of identification levels that are selectable for use, the computer program makes a processor of the personal identification terminal execute the process comprising the steps of:

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- one of the identification levels in accordance with identification means/level setting information that is received from a server every time when receiving a request for identification from the server; and
- one of the identification means or one of the identification levels that was used for the real identification to the server in a format that enables detection of an alteration thereof together with a result of the identification.
 - 18. A computer readable storage medium storing a computer program that is installed in a personal identification terminal having a plurality of identification means or a plurality of identification levels that are selectable for use, the computer program makes a processor of the personal identification terminal execute the process comprising the steps of:

selecting one of the plural identification means or one of the identification levels in accordance with identification means/level setting information that is

received from a server every time when receiving a request for identification from the server; and

sending used means/level information that indicates one of the identification means or one of the identification levels that was used for the real identification to the server in a format that enables detection of an alteration thereof together with a result of the identification.